

USSN: 09/645,020

Docket No. 4551-4001 (formerly 4090-4001)

**REMARKS**

Applicants respectfully request reconsideration of the instant application in view of the above amendments and the following remarks. By this amendment, claims 1-17, 20-23, 30-59 and 70 have been canceled without prejudice or disclaimer. Claims 18-19, 24-29 and 60-69 have been amended. New claims 71-97 have been added. As such, claims 18-19, 24-29, 60-69 and 71-97 are now pending in this application. Numerous typographical errors have been corrected as will be apparent to the Examiner. No new matter has been added by way of this amendment.

**Claim Rejections – 35 U.S.C. § 101**

The Examiner has rejected claims 1-17, 20, 30-59, 60-62, 66 and 70 under 35 USC 101, and has made several suggestions for amending these claims to overcome this rejection. By this Amendment, Applicants have cancelled claims 1-17, 20, 30-59 and 70; and amended claims 60-62 and 66 in accordance with the Examiner's suggestions.

**Claim Rejections – 35 U.S.C. § 103**

Claims 1-70 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Joao (U.S. Pat. No. 6,347,302), in view of Borghesi, et al. (U.S. Pat. No. 5, 950,169). Applicants respectfully traverse this rejection and request reconsideration in view of the above amendments and following discussion.

**Discussion**

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Applicants would like to thank Examiners Thomas and Frenel for the courtesies extended them during the in-in-person interview of 11/18/04. During that interview the art of record was discussed. Examiners Frankel and Thomas indicated that amended claims might be favorably considered in which 1) the insurance policy was recited as a paid incentive incorporated into the price of the vehicle, and/or 2) the premium was recited as not based on individual characteristics of a buyer. The Examiners also provided other helpful suggestions for amendments to the claims. Applicants have incorporated these suggestions into a number of the amended and added claims, and invite the Examiners to contact Applicants' undersigned representative to further discuss any questions they may have.

As discussed during the interview, Joao and Borghesi fail to disclose or suggest the claimed features of Applicants' invention. For example, these references fail to disclose or suggest the provision of any insurance policy as an incentive to purchase or lease a vehicle.

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**CONCLUSION**

It is now believed that all pending claims are in condition for allowance. In view of the amendments and remarks, an early and favorable reconsideration is respectfully requested.

Respectfully submitted,

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